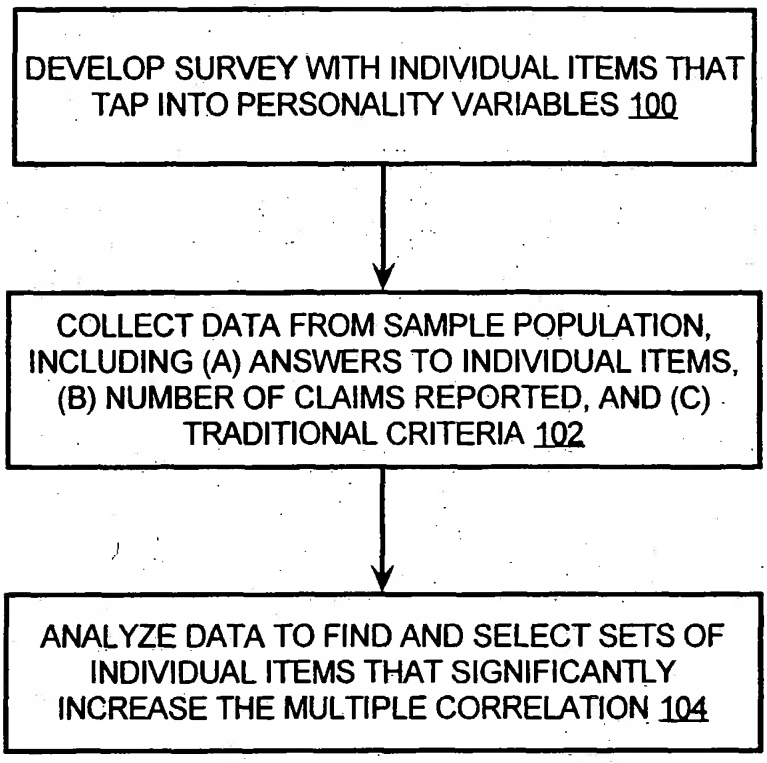
DEVELOP SURVEY WITH INDIVIDUAL ITEMS THAT TAP INTO PERSONALITY VARIABLES 100
COLLECT DATA FROM SAMPLE POPULATION, INCLUDING (A) ANSWERS TO INDIVIDUAL ITEMS, (B) NUMBER OF CLAIMS REPORTED, AND (C) TRADITIONAL CRITERIA 102
ANALYZE DATA TO FIND AND SELECT SETS OF INDIVIDUAL ITEMS THAT SIGNIFICANTLY INCREASE THE MULTIPLE CORRELATION 104

FIG. 1

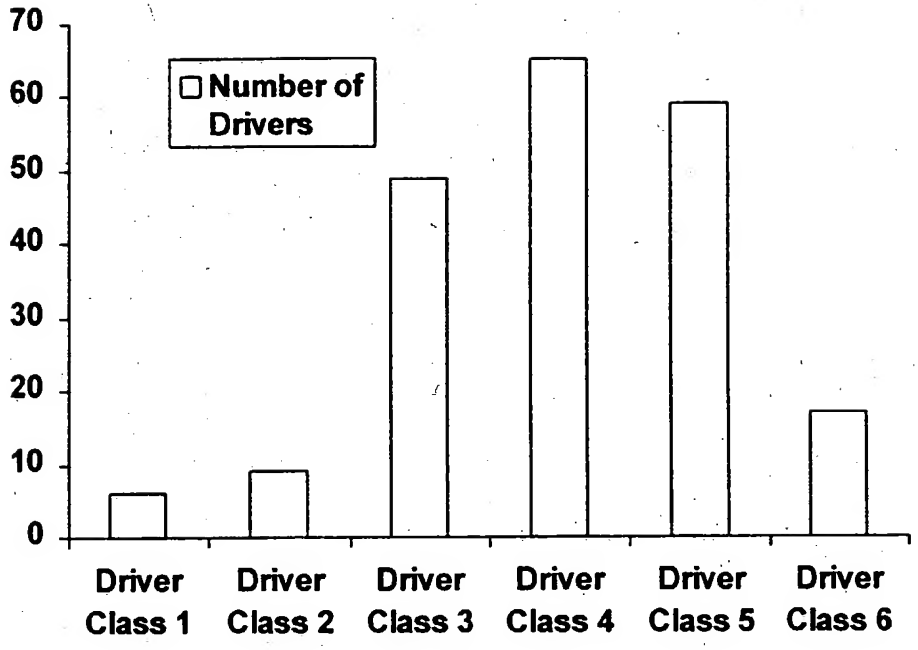
70
60
50
40
30
20
10
0
Number of Drivers
Driver Class 1
Driver Class 2
Driver Class 3
Driver Class 4
Driver Class 5
Driver Class 6

FIG. 2(a)

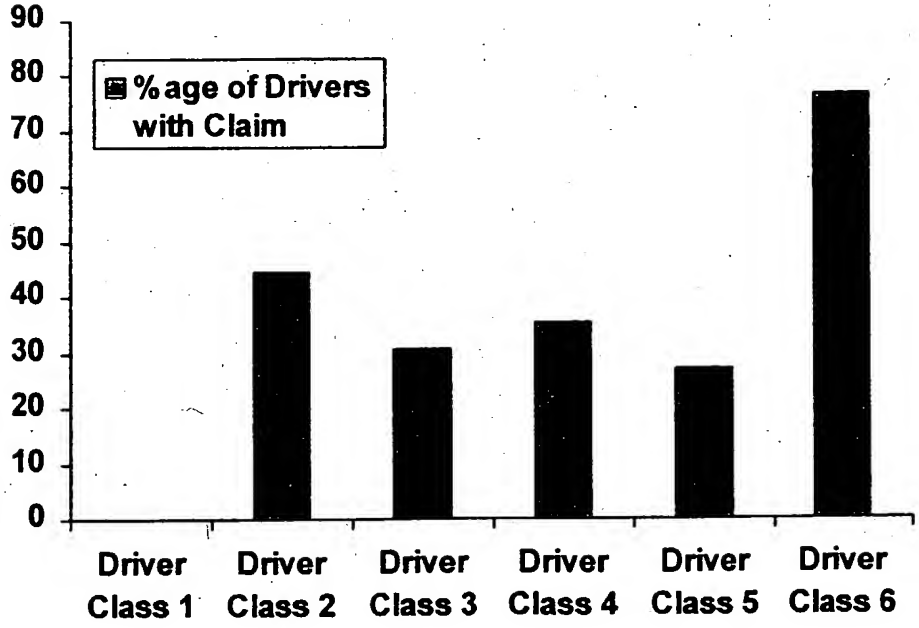
90
80
70
60
50
40
30
20
10
0
%age of Drivers with Claim
Driver Class 1
Driver Class 2
Driver Class 3
Driver Class 4
Driver Class 5
Driver Class 6

FIG. 2(b)

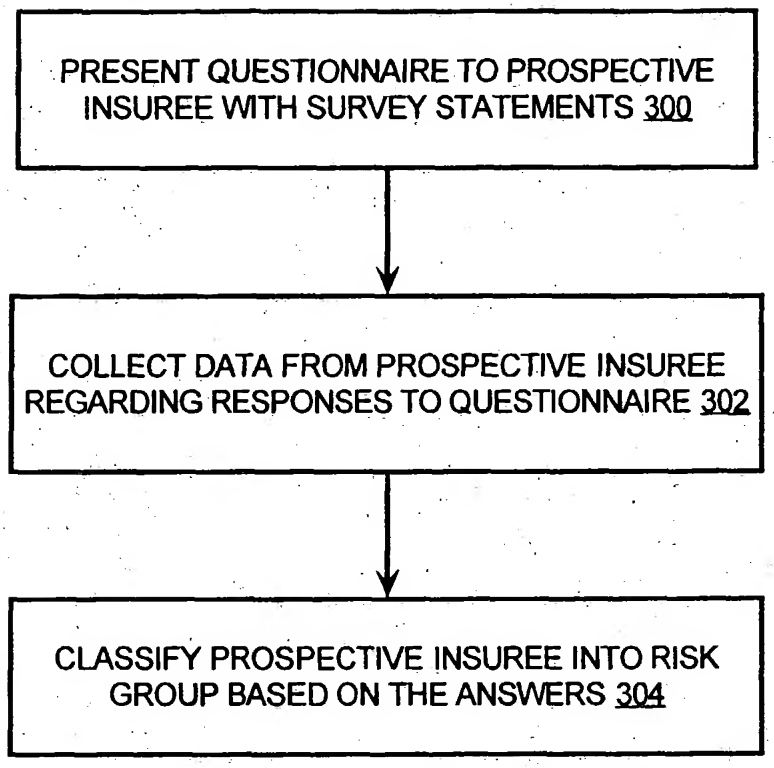
PRESENT QUESTIONNAIRE TO PROSPECTIVE INSUREE WITH SURVEY STATEMENTS 300
COLLECT DATA FROM PROSPECTIVE INSUREE REGARDING RESPONSES TO QUESTIONNAIRE 302
CLASSIFY PROSPECTIVE INSUREE INTO RISK GROUP BASED ON THE ANSWERS 304

FIG. 3

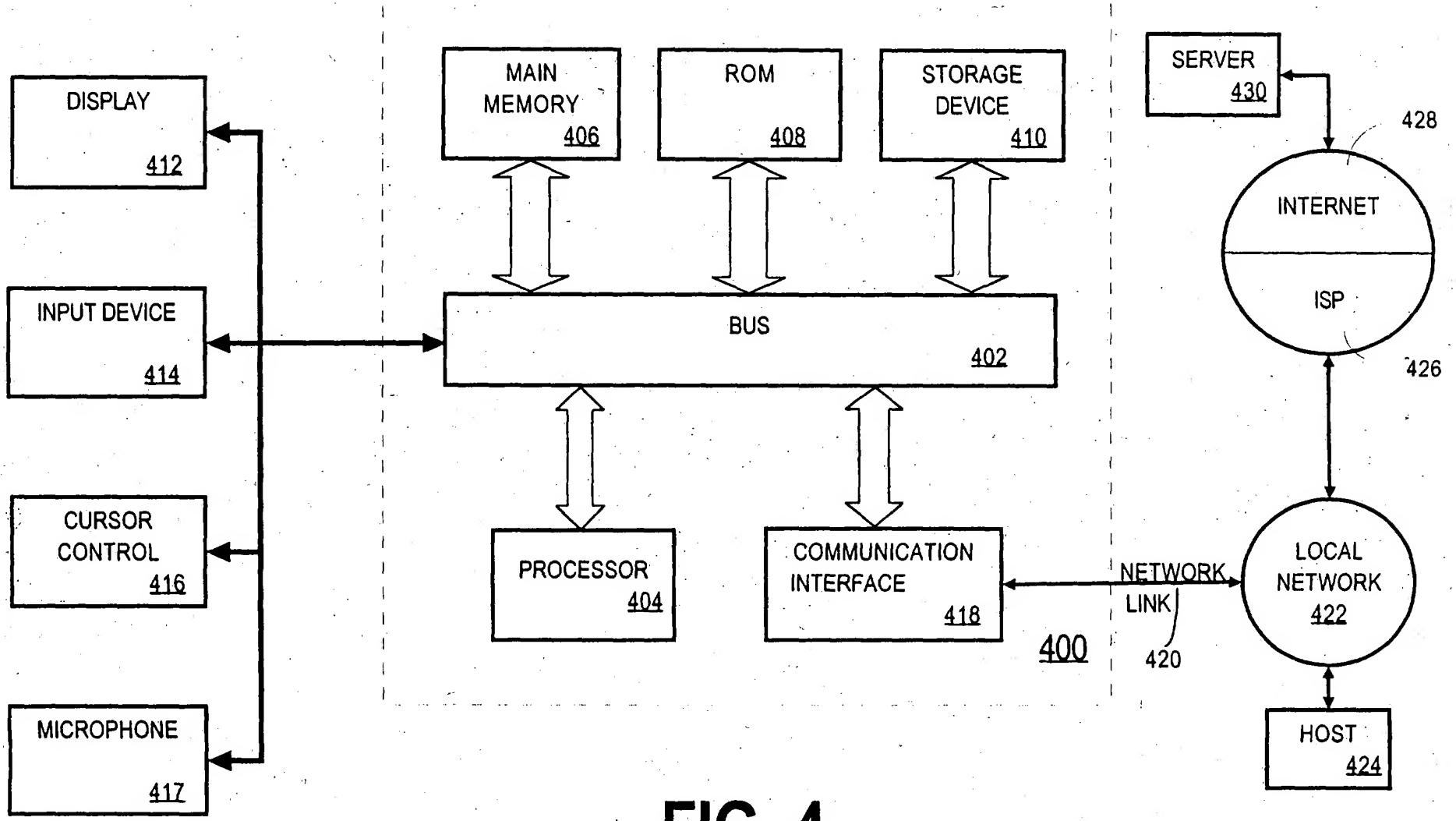
DISPLAY
412
INPUT DEVICE
414
CURSOR CONTROL
416
MICROPHONE
417
MAIN MEMORY
406
ROM
408
STORAGE DEVICE
410
BUS
402
PROCESSOR
404
COMMUNICATION INTERFACE
418
400
NETWORK LINK
420
SERVER
430
428
INTERNET
ISP
426
LOCAL NETWORK
422
HOST
424

FIG. 4